

State of Tennessee
Department of Commerce and Insurance
Insurance Division – Agent Licensing
www.state.tn.us/commerce

Continuing Education Requirements
Tennessee Resident Insurance Producers

Major Lines: Life, Accident & Health, Property, Casualty, Title (insurance producer), Personal Lines

Insurance producers must complete at least twelve (12) hours of study annually in approved courses with an approved education provider. Producers completing in excess of twelve (12) hours during the twelve month period immediately prior to their license renewal may carry forward up to twelve (12) of those additional hours to the following licensing renewal. *Certificates of completion for courses previously submitted and approved for credit may only be repeated and submitted for credit after three (3) years.* Licenses cannot be renewed without continuing education. If continuing education is not received in the Agent Licensing Section prior to the expiration date of producer's license, license will CANCEL.

Exemptions from Continuing Education

- (1) An insurance producer who at the time of renewal is at least sixty-five (65) years of age
- (2) An insurance producer who has been continuously licensed in Tennessee as an insurance producer or an insurance agent for no less than the last fifteen years.

Important Information

Continuing Education must be completed by:

- All individuals licensed as resident producers by the Tennessee Department of Commerce and Insurance for Life, Accident and Health, Property, Casualty, Title (insurance producer) and/or Personal Property.
- Any newly licensed individual with a major lines license who has moved to or is licensed in Tennessee from another state as a resident or home state licensee, even if a licensing exam is not required, the producer is subject to continuing education.

Hourly Requirement:

- Twelve (12) hours of approved continuing education must be completed and filed with the department annually by producer's renewal date.

- Producers completing in excess of twelve (12) hours during the twelve month period immediately prior to their license renewal may carry forward up to twelve (12) of those additional hours to the following license renewal.
- Credit for an approved course may only be repeated and submitted for credit after three (3) years.
- Instructors can earn credit for a course they teach; the amount of credit awarded shall not exceed two (2) times the number of approved class hours.

Courses:

- Insurance companies, trade associations, individual corporations, partnerships, firms or agencies may be approved to offer continuing education. Providers must be currently approved by the department. Contact the continuing education course provider to determine course dates, location, fees, etc.
- Only courses that are prior approved by the Commissioner will satisfy the requirement.

Course Completion:

- All education providers must provide a certificate of completion with credit hours earned to each successful student.
- The original certificate of completion received for each continuing education program shall be retained by the insurance producer as evidence of completion of the program for the most recent two (2) year period.
- Education providers electronically transmit the record of students who have successfully completed a continuing education program.
- The education provider must maintain, for not less than four (4) years from the date the program was presented, a record of persons attending.
- The completion certificate and/or provider transmittal must be received by the department prior to producer's license expiration date to avoid cancellation of license.

Failure to Meet Continuing Education Requirement:

- Producer's license will CANCEL if proof of continuing education is not received in the department prior to license expiration date.

Reinstatement Required:

- An insurance producer within 12 months after a license is cancelled for failing to submit certification of continuing education, may be reinstated:
 - (1) Submit proof of completion of the required continuing education
 - (2) File new application for a license
 - (3) Submit filing fee plus any unpaid renewal fee and/or late penalty fee
- If the continuing education delinquency remains unsatisfied for 12 months or longer, prelicensing and examinations will be required.

Exemptions from Continuing Education Requirement:

- Limited lines licensees (Credit Products, Bailbondsman, Crop Hail, Travel Accident and Baggage, Legal, Vehicle Rental, County Mutual Fire, Title (Practicing Attorney)
- An insurance producer who at the time of renewal is at least sixty-five (65) years of age
- An insurance producer who has been continuously licensed in TN as an insurance producer or an insurance agent for no less than the last fifteen 15 years
- Nonresidents are exempt from the continuing education requirements provided they have completed the requirement in their home state

Questions:

Contact the Agent Licensing Section – 615 741-2693

Address:

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Agent Licensing
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